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| FORM PTO-1449 (REV. 7-80) | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | ATTY. DOCKET NO. 40920/1:2 | APPLICATION NO. 09/990,123 |
| INFORMATION DISCLOSURE CITATION (Use several sheets if necessary) | | APPLICANTS Albert R. DiPiero | |
| | | FILING DATE 11/21/2001 | GROUP 36026 |



U.S. PATENT APPLICATIONS

| EXAMINER INITIAL | | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
|------------------|----|--------------------|----------|---------------|-------|----------|----------------------------|
| V.F | AA | US 2001/0037223 A1 | 11/01/01 | Beery et al. | 705 | 4 | 01/09/01 |
| V.F | AB | US 2001/0037214 A1 | 11/01/01 | Raskin et al. | 705 | 2 | 03/05/01 |
| V.F | AC | US 2001/0051906 A1 | 12/13/01 | Esposito | 705 | 35 | 05/01/01 |

U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
|------------------|----|-----------------|----------|---------------|-------|----------|----------------------------|
| V.F | AD | 6 0 4 4 3 5 2 | 03/28/00 | Deavers | 705 | 4 | |
| V.F | AE | 6 0 6 7 5 2 2 | 05/23/00 | Warady et al. | 705 | 2 | |
| V.F | AF | 6 1 0 8 6 4 1 | 08/22/00 | Kenna et al. | 705 | 35 | |

FOREIGN PATENT DOCUMENTS

| | | DOCUMENT NUMBER | DATE | COUNTRY | CLASS | SUBCLASS | TRANSLATION YES NO |
|--|----|-----------------|------|---------|-------|----------|--------------------|
| | AG | | | | | | |
| | AH | | | | | | |
| | AI | | | | | | |

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

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| | AJ | |
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| | AL | |
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| | AN | |
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| EXAMINER | <i>Panel Frenel</i> | DATE CONSIDERED |
| | | <i>8/14/06</i> |

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Sheet 1 of 6

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|---|----------------------------------|--|--------------------------|
| U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) | ATTY. DOCKET NO. 0185418 | | SERIAL NO. 09/990,123 |
| | APPLICANT Dipiero, et al. | | |
| | FILING DATE November 21, 2001 | | GROUP 3626 |

U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
|------------------|-----------------|------------|---------------------|-------|----------|----------------------------|
| V.F | US-2002/0087444 | 07-2002 | DiPiero, et al. | 705 | 35 | |
| | US-5,802,500 | 09-1998 | Ryan et al. | 705 | 36R | |
| | US-6,235,176 | 05-2001 | Schoen et al. | 705 | 4 | |
| | US-2002/0152097 | 10-2002 | Javors, Jonathan R. | 705 | 2 | |
| | US-6,014,632 | 01-2000 | Gamble et al. | 705 | 4 | |
| | US-2001/0034618 | 10-2001 | Kessler et al. | 705 | 4 | |
| | US-6,434,531 | 08-2002 | Lancelot et al. | 705 | 3 | |
| | US-5,136,502 | 08-1992 | Van Remortel et al. | 705 | 2 | |
| | US-5,884,275 | 03-1999 | Peterson et al. | 705 | 7 | |
| | US-2002/0149616 | 10-2002 | Gross et al. | 715 | 745 | |
| | 6,067,522 | 05-23-2000 | Warady et al. | 705 | 2 | |
| | 2002/0095316 A1 | 07-18-2002 | Toan et al. | 705 | 4 | |
| | 2002/0069085 A1 | 06-06-2002 | Engel et al. | 705 | 2 | |
| | 2002/0049617 A1 | 04-25-2002 | Lencki et al. | 705 | 4 | |
| | 2002/0010597 A1 | 01-24-2002 | Mayer et al. | 705 | 2 | |
| | 5,950,169 | 09-07-1999 | Borghesi et al. | 705 | 4 | |
| V.F | 6,125,354 | 09-26-2000 | MacFarlane et al. | 705 | 34 | |
| V.F | 6,151,586 | 11-21-2000 | Brown | 705 | 14 | |

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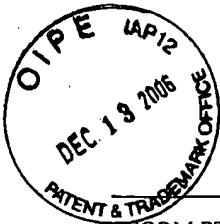
Vanel Frenel

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Sheet 2 of 6

FORM PTO-1449

U.S. DEPARTMENT OF
COMMERCE
PATENT AND
TRADEMARK OFFICE
INFORMATION DISCLOSURE
STATEMENT BY APPLICANT
(Use several sheets if necessary)

ATTY. DOCKET NO.

0185418

SERIAL NO.

09/990,123

APPLICANT

Dipiero, et al.

FILING DATE

November 21, 2001

GROUP

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U.S. PATENT DOCUMENTS

| EXAMINER INITIAL | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
|------------------|-----------------|------------|----------------|-------|----------|----------------------------|
| V.F | 6,163,770 | 12-19-2000 | Gamble et al. | 705 | 4 | |
| | 6,343,310 B1 | 01-29-2002 | DiRienzo | 709 | 200 | |
| | 6,735,569 B1 | 05-11-2004 | Wizig | 705 | 4 | |
| | 6,792,410 B1 | 09-14-2004 | Donovan et al. | 705 | 4 | |
| V | 2005/0086075 A1 | 04-21-2005 | Kachler et al. | 705 | 2 | |
| V.F | 10/103,267 | 03-20-2002 | Gupta | 705 | 2 | |

FOREIGN PATENT DOCUMENTS

| | DOCUMENT NUMBER | DATE | COUNTRY | CLASS | SUBCLASS | TRANSLATION |
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| | | | | | | YES NO |

OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

| | |
|-----|--|
| V.F | VIVIUS a healthcare system: Questions & Answers; http://www.vivius.com/faqemployer.asp |
| | VIVIUS a healthcare system: Investors; http://vivius.com/partners.asp |
| | VIVIUS a healthcare system; Vivius Signs Agreement with Health Net to Provide Consumer-Driven Health Care Plan in Select U.S. Markets; http://www.vivius.com/PublicPressRelease.asp?PressRelease=59&type=HealthMarket Self Directed Health Plans: HealthMarket Answers Your Questions; https://healthmarket.com/N/HM1QA.jsp |
| | HealthMarket Self Directed Health Plans: The HealthMarket Advantage; https://www.healthmarket.com/N/hmAdv.jsp |
| | Definity Health: Personal Care Account; http://www.definityhealth.com/marketing/account/html |
| V.F | Definity Health: Consumer Control; http://www.definityhealth.com/marketing/advantage.html |

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DATE

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Sheet 3 of 6

FORM PTO-1449

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COMMERCE
PATENT AND
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STATEMENT BY APPLICANT
(Use several sheets if necessary)

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0185418

SERIAL NO.

09/990,123

APPLICANT

Dipiero, et al.

FILING DATE

November 21, 2001

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U.S. PATENT DOCUMENTS

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| | | | | | | YES |
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OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

| | |
|-----|---|
| V.F | Definity Health: Join our team; http://www.definityhealth.com/marketing/z-AccountManager.html |
| ↓ | Lumenos: The Lumenos Program; http://www.lumenos.com/eprise/main/Public/Content/lumenos_program/at_a_glance |
| ↓ | Lumenos: Lumenos Brings Consumer-Driven Health Care Options to Benefitpoint®; http://www.lumenos.com/press/benefitpoint |
| ↓ | Lumenos: Chooses Siebel Systems to Provide Personalized Customer Service for; http://www.lumenos.com/press/seibel |
| V.F | National Center for Policy Analysis Idea House: NCPA - Health Issues - Defined Contribution Health Plans: Wave of the Future? http://www.ncpa.org/pi/health/pd121099c.html |

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Vanel Frenel

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Sheet 4 of 6

FORM PTO-1449

U.S. DEPARTMENT OF
COMMERCE
PATENT AND
TRADEMARK OFFICE
INFORMATION DISCLOSURE
STATEMENT BY APPLICANT
(Use several sheets if necessary)

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November 21, 2001

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U.S. PATENT DOCUMENTS

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OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

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| V.F | National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Level the Playing Field for U.S. Health Insurance; http://www.ncpa.org/oped/goodman/jcg122199.html |
| ↓ | National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- BradleyCare: Two Steps Forward Six Steps Back; http://www.ncpa.org/oped/goodman/jcg112299.html |
| ↓ | National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Minimum Wage Hike and the Uninsured; http://www.ncpa.org/oped/goodman/jcg111199.html |
| ↓ | National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Taxing the Poor; http://www.ncpa.org/oped/goodman/jcg102899.html |
| V.F | National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Gore Health Plan: One Step Forward, Three Steps Back; http://www.ncpa.org/oped/goodman/jcg91499.html |

EXAMINER

Patricia Frenel

DATE

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(Form PTO-1449)



Sheet 5 of 6

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| FORM PTO-1449 | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) | ATTY. DOCKET NO. 0185418 | SERIAL NO. 09/990,123 |
| | | APPLICANT Dipiero, et al. | |
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OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

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| V.F | National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- New Entitlement Not Needed For Prescription Drugs; http://www.ncpa.org/oped/goodman/jcg81899.html |
| | National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Protect Patients From Congress; http://www.ncpa.org/oped/goodman/jcg71299.html |
| | National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- MSAs: South Africa Leads the Way; http://www.ncpa.org/oped/goodman/jcg7899.html |
| | National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- America Already Has School Choice; http://www.ncpa.org/oped/goodman/jcg7799.html |
| V.F | National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- A Bill to Save Social Security; http://www.ncpa.org/oped/goodman/jcg51799.html |

EXAMINER

Patricia French

DATE

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Sheet 6 of 6

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| | | | | | | YES NO |
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OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

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| V.F | National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Reforming the U.S. Health Care System; http://www.ncpa.org/oped/goodman/jcg51099b.html |
| V.F | National Center for Policy Analysis Idea House: NCPA Opinion Editorial – Texas Already Has School Choice; http://www.ncpa.org/oped/goodman/jcg51099a.html |
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EXAMINER Janet Frenel

DATE
CONSIDERED 1/11/07

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